

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Omar Barron
April S. Barron
Debtors

Case No. 15-00821-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 309A

Page 1 of 2
Total Noticed: 33

Date Rcvd: Sep 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2019.

db/jdb +Omar Barron, April S. Barron, 118 Lighthouse Drive, Mechanicsburg, PA 17050-2442
aty +Ashlee Crane Fogle, RAS Crane LLC, 10700 Abbott's Bridge Rd, Suite 170,
Duluth, GA 30097-8461
aty +Johanna Hill Rehkamp, Cunningham, Chernicoff & Marshawsky, PC, P.O. Box 60457,
2320 N. Second Street, Harrisburg, PA 17110-1008
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400,
Philadelphia, PA 19103-1814
tr +Leon P. Haller (Trustee), Purcell, Krug and Haller, 1719 North Front Street,
Harrisburg, PA 17102-2392
cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
4627438 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Navient Solutions, Inc. On Behalf of USAFUNDs,
Attn: Bankruptcy Litigation E3149, PO Box 9430, Wilkes-Barre, PA 18773-9430)
4612533 +CREDIT BUREAU OF YORK, 33 S DUKE ST, YORK, PA 17401-1485
4612537 +JENNIFER LYNN FRECHIE, ESQ, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
4624118 M&T Bank, PO BOX 1508, Buffalo, NY 14240-1508
4612541 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001
4612542 +STEVEN GOULD, ESQUIRE, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,
HARRISBURG, PA 17120-0001
4612543 +UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, 228 WALNUT STREET, SUITE 220,
HARRISBURG, PA 17101-1738
4612544 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001
4612545 USA FUNDS, P.P. BOX 6180, INDIANAPOLIS, IN 46206
5064600 United Student Aid Funds, Inc (USAf), PO Box 8961, Madison WI 53708-8961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rec@cclawpc.com Sep 03 2019 19:48:32 Robert E Chernicoff,
Cunningham and Chernicoff PC, 2320 North Second Street, Harrisburg, PA 17110
ust +E-mail/Text: USTPRRegion03.HA.ECF@USDOJ.GOV Sep 03 2019 19:49:58 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4623866 EDI: RESURGENT.COM Sep 03 2019 23:13:00 CACH, LLC, PO Box 10587,
Greenville SC 29603-0587
4612532 +EDI: CITICORP.COM Sep 03 2019 23:13:00 CITICARDS/CITIBANK, P.O. BOX6500,
SIOUX FALLS, SD 57117-6500
4612534 EDI: DISCOVER.COM Sep 03 2019 23:13:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,
WILMINGTON, DE 19850-5316
4614257 EDI: DISCOVER.COM Sep 03 2019 23:13:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4612535 EDI: RMSC.COM Sep 03 2019 23:13:00 GREEN TREE SERVICING LLC, 332 MINNESOTA ST, STE 610,
SAINT PAUL, MN 55101
4642854 E-mail/Text: bankruptcy.bnc@ditech.com Sep 03 2019 19:49:32 Green Tree Servicing LLC,
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
4642855 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 03 2019 19:49:32 Green Tree Servicing LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
4612536 EDI: IRS.COM Sep 03 2019 23:13:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4612538 E-mail/Text: camanagement@mtb.com Sep 03 2019 19:49:34 M&T BANK, 499 MITCHELL ST,
MS. DOROTHY DAVIS 501-34, MILLSBORO, DE 199669408
4612539 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2019 19:49:52 PA DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946
4668259 EDI: PRA.COM Sep 03 2019 23:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4612540 EDI: NAVIENTFKASMSERV.COM Sep 03 2019 23:13:00 SALLIE MAE, 11100 USA PKWY,
FISHERS , IN 46037-9203
4642271 EDI: eCAST.COM Sep 03 2019 23:13:00 eCAST Settlement Corporation assignee of Citibank, NA,
POB 29262, New York NY 10087-9262

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* 4627806* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Navient Solutions, Inc. on behalf of USA Funds,
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes, Barre, PA 18773-9430)
TOTALS: 0, * 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0314-1

User: LyndseyPr
Form ID: 309A

Page 2 of 2
Total Noticed: 33

Date Rcvd: Sep 03, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2019 at the address(es) listed below:

Ashlee Crane Fogle on behalf of Creditor DITECH FINANCIAL LLC afogle@rascrane.com
Johanna Hill Rehkamp on behalf of Debtor 1 Omar Barron jhr@cclawpc.com,
jlaughman@cclawpc.com;jbartley@cclawpc.com
Johanna Hill Rehkamp on behalf of Debtor 2 April S. Barron jhr@cclawpc.com,
jlaughman@cclawpc.com;jbartley@cclawpc.com
Joshua I Goldman on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Leon P. Haller (Trustee) lhaller@pkh.com, llynard@pkh.com;lhaller@ecf.axiosfs.com
Robert E Chernicoff on behalf of Debtor 1 Omar Barron rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Robert E Chernicoff on behalf of Debtor 2 April S. Barron rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Thomas Song on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC
pamb@fedphe.com
Thomas I Puleo on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Omar Barron First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-4681
Debtor 2 (Spouse, if filing)	April S. Barron First Name Middle Name Last Name	EIN ----- Social Security number or ITIN xxx-xx-7727
United States Bankruptcy Court Middle District of Pennsylvania		EIN ----- Date case filed in chapter 13 3/2/15
Case number: 1:15-bk-00821-HWV		Date case converted to chapter 7 8/22/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Omar Barron	April S. Barron
2. All other names used in the last 8 years		
3. Address	118 Lighthouse Drive Mechanicsburg, PA 17050	118 Lighthouse Drive Mechanicsburg, PA 17050
4. Debtor's attorney Name and address	Robert E Chernicoff Cunningham and Chernicoff PC 2320 North Second Street Harrisburg, PA 17110	Contact phone 717 238-6570 Email: rec@cclawpc.com
5. Bankruptcy trustee Name and address	Leon P. Haller (Trustee) Purcell, Krug and Haller 1719 North Front Street Harrisburg, PA 17102	Contact phone 717 234-4178 Email: Ihaller@pkh.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

6. Bankruptcy clerk's office	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 9/3/19
7. Meeting of creditors	October 7, 2019 at 09:00 AM	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
		*** Valid photo identification and proof of social security number are required ***
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 12/6/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	